

**Fill in this information to identify your case:**

Debtor 1 David C. Schwarz

Debtor 2 Carol L. Schwarz  
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 4:16-bk-10924  
(If known)

Check if this is:  
☐ An amended filing  
☐ A supplement showing post-petition chapter 13 income as of

# Official Form 106I

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Employment

<b>1. Fill in your employment information</b>  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.	<b>Employment status</b>  <b>Occupation</b> <b>Employer's name</b> <b>Employer's address</b> <b>How long employed there?</b>	Debtor 1 <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed Driver Sarahsway Breeding Farm Started November 23, 2015	Debtor 2 or non-filing spouse <input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed N/A N/A N/A
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### Part 2: Give Details About Monthly Income

		For Debtor 1	For Debtor 2 or non-filing spouse
2.	<b>List monthly gross wages, salary, and commissions</b> before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$4,333.33	\$0.00
3.	<b>Estimate and list monthly overtime pay.</b>	\$0.00	\$0.00
4.	<b>Calculate gross income.</b> Add line 2 + line 3.	\$4,333.33	\$0.00
5.	<b>List All payroll deductions:</b>		
5a.	<b>Tax, Medicare, and Social Security deductions</b>	\$849.33	\$0.00
5b.	<b>Mandatory contributions for retirement plans</b>	\$0.00	\$0.00
5c.	<b>Voluntary contributions for retirement plans</b>	\$0.00	\$0.00
5d.	<b>Required repayments of retirement fund loans</b>	\$0.00	\$0.00
5e.	<b>Insurance</b>	\$0.00	\$0.00
5f.	<b>Domestic support obligations</b>	\$0.00	\$0.00

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>5g. Union dues</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>5h. Other deductions.</b> Specify:	<b>\$0.00</b>	<b>\$0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a through 5h	<b>\$849.33</b>	<b>\$0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>\$3,484.00</b>	<b>\$0.00</b>
<b>8. List all other income regularly received:</b>		
<b>8a. Net income from rental property and from operating a business, profession, or farm</b>  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	<b>\$0.00</b>	<b>\$0.00</b>
<b>8b. Interest and dividends</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive</b>  Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	<b>\$0.00</b>	<b>\$0.00</b>
<b>8d. Unemployment compensation</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>8e. Social Security</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>8f. Other government assistance that you regularly receive</b>  Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	<b>\$0.00</b>	<b>\$0.00</b>
<b>8g. Pension or retirement income</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>8h. Other monthly income.</b> Specify:	<b>\$0.00</b>	<b>\$0.00</b>
<b>9. Add all other income.</b> Add lines 8a-8h.	<b>\$0.00</b>	<b>\$0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 9 for Debtor 1 and Debtor 2 or non-filing spouse.	<b>\$3,484.00</b>	
<b>11. State all other regular contributions to the expenses that you list in <i>Schedule J</i> (Official Form 106J).</b>  Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> (Official Form 106J).  Specify:	<b>\$0.00</b>	
<b>12. Add the amounts on lines 10 and 11.</b> The result is the combined monthly income. Also write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> (Official Form 106Sum) if it applies.	<b>\$3,484.00</b>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>  <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain.....		

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## Official Form 106J Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Your Household

**1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No.
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*

**2. Do you have dependents?**

Do not list Debtor 1 or Debtor 2.  
Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent

**Dependent's relationship to Debtor 1 or Debtor 2**

Daughter

Son

Son

**Dependent's age**

17

13

14

**Does dependent live with you?**

- ☐ No
- ☒ Yes
- ☐ No
- ☒ Yes
- ☐ No
- ☒ Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No
- ☐ Yes

### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as your bankruptcy filing date unless you are using this form as supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash governmental assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

**Note:** Expenses for property other than the debtor(s)' primary residence(s), if any, are reported in the Summary of Business/Real-Estate Income & Expense annexed to Schedule I.

**Note:** Monthly payments that are being made through the Chapter 13 Plan, if any, are not included in the expenses listed on this schedule.

Your expenses

**4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

4. **\$1,103.00**

If not included in line 4:

4a. Real estate taxes	4a.	
4b. Property, homeowner's, or renter's insurance	4b.	
4c. Home maintenance, repair, and upkeep expenses	4c.	
4d. Homeowner's association or condominium dues	4d.	
5. Additional mortgage payments for your residence, such as home equity loans	5.	
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$450.00
6b. Water, sewer, garbage collection	6b.	\$128.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$97.00
6d. Other. Specify: N/A	6d.	
7. Food and housekeeping supplies	7.	\$800.00
8. Childcare and children's education costs	8.	
9. Clothing, laundry, and dry cleaning	9.	
10. Personal care products and services	10.	
11. Medical and dental expenses	11.	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$300.00
13. Entertainment, clubs, recreation, newspapers, magazine, and books	13.	
14. Charitable contributions and religious donations	14.	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	
15b. Health insurance	15b.	
15c. Vehicle insurance	15c.	\$145.00
15d. Other insurance. Specify: N/A	15d.	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A	16.	
17. Installment or lease payments (None)	17.	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I</i> (Official Form 106I)	18.	
19. Other payments you make to support others who do not live with you. Specify: N/A	19.	
20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I</i> (Official Form 106I)		
20a. Mortgages on other property	20a.	
20b. Real estate taxes	20b.	
20c. Property, homeowner's, or renter's insurance	20c.	
20d. Maintenance, repair, and upkeep expenses	20d.	
20e. Homeowner's association or condominium dues	20e.	
20f. Other. Specify:	20f.	

	Your expenses
21. Other. Specify: N/A	21.
22. Calculate your monthly expenses.	
22a. Add lines 4 through 21.	22a. \$3,023.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. \$3,023.00
23. Calculate your monthly net income	
23a. Copy line 12 (your combined monthly income) from Schedule I	23a. \$3,484.00
23b. Copy your monthly expenses from line 22 above.	23b. \$3,023.00
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income	23c. \$461.00
24. Do you expect an increase or decrease in your expenses within the year after you file this form?	
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input type="checkbox"/> No	
<input checked="" type="checkbox"/> Yes. Explain.....	